1986

ANNUAL REPORT

BUSINESS OF 1986 AND 1985

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

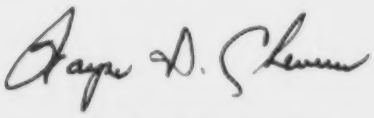
Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Lloyd G. MacPhail
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1986.

I have the Honour to Be,
Sir;
Your Obedient servant,



Wayne D. Cheverie, Q.C.
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

Honourable Wayne D. Cheverie, Q.C.
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1986.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1985 Report.

Respectfully submitted,

W. Bennett Campbell
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1986

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

AMEX Life Assurance Company	LS
Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aegon Insurance Company (U.K.) Limited	FO
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
The Albion Insurance Company of Canada	FASO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Alliance Mutual Life Insurance Company	LS
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company (Discontinuing)	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
CIGNA Insurance Company of Canada	FASO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO

Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
Eagle Star Insurance Company Limited	O
Eaton Bay Insurance Company	FASO
Eaton Life Assurance Company	LS
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
The Excelsior Life Insurance Company	LS
Fidelity Life Assurance Company	L
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FASO
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	FAO

The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Gibraltar General Insurance Company	ASO
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins Assurances generales (Discontinuing)	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Halifax Insurance Company	FASO
Halifax Life Insurance Company	LS
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	FA
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
The Imperial Life Assurance Company of Canada	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian General, Insurance Company Inc.	FASO
The Laurentian Mutual Insurance Company	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (Discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
MIC Life Insurance Corporation	LS
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS
Midland Insurance Company	FAO
Mission American Insurance Company	FAO

Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
National Fidelity Life Assurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Public Limited Company	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
Prudasco Insurance Company	FASO
Prudential of America General Insurance Company (Canada)	FAO
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Life Insurance Company	LSO
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
La Societe d'assurance des Caisses Popularies	L
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	L
The Standard Life Assurance Company	LS

The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company Limited	FAO
Transamerica Life Insurance Company of Canada	L
Transamerica Occidental Life Insurance Company of Canada	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
USF&G Insurance Company of Canada	FASO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND POLICY HOLDERS SECURITY FUND

Year Ended December 31, 1986

	1986		1985	
UNDERWRITING INCOME				
Premiums		$ 4,299,978		$ 3,601,152
Less reinsurance premiums	$ 287,028		$ 436,537	
Increase in unearned premiums	482,426	769,454	39,414	475,951
		3,530,524		3,125,201
EXPENSES				
Administration		709,232		599,483
Agents' commissions		526,802		517,870
Centennial				84,165
Depreciation		22,341		22,308
Fire prevention tax		31,965		27,009
Loss prevention		74,224		64,583
Losses incurred	2,449,114		1,989,131	
Less reinsurance recoveries	38,575	2,410,539	1,343	1,987,788
		3,775,103		3,303,206
Net commission income		7,833		15,714
		3,767,270		3,287,492
Net underwriting loss		(236,746)		(162,291)
OTHER INCOME				
Net interest		855,381		774,468
Net office rental		1,896		328
Miscellaneous		4,287		
		861,564		774,796
Income before policy dividends		624,818		612,505
Policy dividends				180,000
Net income		624,818		432,505

Policyholders security fund, beginning of year	5,038,218	4,605,713
Policyholders security fund, end of year	$ 5,663,036	$ 5,038,218

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1986

ASSETS

	1986	1985
Cash	$ 38,142	
Receivables	294,768	$ 233,656
Prepaid items	31,597	90,436
Deferred premium acquisition expenses	329,897	265,209
Investments	8,005,111	7,248,135
Land, building and equipment	192,115	189,232
	$ 8,891,630	$ 8,026,668

LIABILITIES

Bank indebtedness		$ 176,734
Payables and accruals	$ 107,415	234,959
Claims payable	744,400	502,404
Policy dividends unpaid		180,000
Unearned premiums	2,376,779	1,894,353
	$ 3,228,594	$ 2,988,450

EQUITY

Policyholders security fund	5,663,036	5,038,218
	$ 8,891,630	$ 8,026,668

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1986

	1986	1985
Gross premiums	$ 63,527	$ 63,438
Less: Increase in unearned premiums		1,307
Reinsurance premiums	2,170	1,888
	61,357	60,243
Underwriting expenses		
Administration	25,031	21,823
Fees, licenses and taxes	2,229	1,590
Losses incurred	1,203	8,978
	28,463	32,391
Income from insurance operations	32,894	27,852
Investment income	40,139	40,984
Income before income taxes	73,033	68,836
Income taxes	18,298	17,542
Net income	54,735	51,294
Retained earnings, beginning of year	112,419	61,125
Retained earnings, end of year	$ 167,154	$ 112,419

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1986

ASSETS

	1986	1985
Cash	$ 9,499	
Receivables	19,527	$ 12,968
Prepaid expenses	400	400
Investments	451,405	412,871
	$ 480,831	$ 426,239

LIABILITIES

Bank indebtedness		$ 6,326
Payables and accruals - parent company	$ 7,441	1,285
Income taxes payable	7,441	7,611
Unearned premiums	15,154	15,154
Deferred income taxes	4,082	4,055

SHAREHOLDERS' EQUITY

Capital stock	287,000	287,000
Retained earnings	167,154	112,419
	454,154	399,419
	$ 480,831	$ 426,239

COMPARISON SUMMARY OF TOTAL BUSINESS
IN ALL CLASSES
1986

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	16,971,505	7,456,317		43.93
Automobile	22,986,000	18,382,000		79.97
Accident & Sickness	14,062,619	12,170,750		86.54
All Other Classes	5,954,000	1,790,000		30.06
TOTAL (a)	59,974,124	39,799,067		66.36
LIFE INSURANCE (including annuities)	31,086,124	4,877,490	Death Claims	
		74,453	Disability Claims	
		299,763	Matured Endowments	
		217,926	Total Annuity Payments	
		2,334,200	Surrender Values	
		3,238,029	Dividends	
			Unclassified	
TOTAL (b)	31,086,124	11,041,861		35.52
GRAND TOTAL (a) (b)	91,060,248	50,840,928		55.83

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1985

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	$ 15,023,640	$ 7,990,288		53.13
Automobile	19,713,818	19,205,547		97.42
Accident & Sickness	12,982,991	9,958,927		71.92
All Other Classes	3,965,504	2,385,485		60.15
TOTAL (a)	51,685,953	39,540,247		76.50
LIFE INSURANCE (including annuities)	25,890,725	4,011,957	Death Claims	
		99,583	Disability Claims	
		259,701	Matured Endowments	
		84,320	Total Annuity Payments	
		1,983,413	Surrender Values	
		2,983,815	Dividends	
			Unclassified	
TOTAL (b)	25,890,725	9,412,789		36.35
GRAND TOTAL (a) (b)	77,576,678	48,953,036		63.10

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1985		New Issued and Other Additions in 1986		Policies in Force End of 1986	
	No.	Amount	No.	Amount	No.	Amount
AMEX Life Assurance Company						
Abbey Life Insurance Company of Canada	65	7,862,000	4	1,079,000	69	8,941,000
The Acadia Life Insurance Company	31	844,660	78	8,996,496	109	9,841,156
Actra Fraternal Benefit Society	27	184,500	26	371,500	53	556,000
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of America	810	4,037,069	443	2,623,432	1,253	6,660,501
Alliance Mutual Life Insurance Company	7	395,108	2	127,704	5	552,812
Allstate Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company of Canada	83	1,091	46	1,270	129	2,361
American Bankers Life Assurance Company of Florida		360,982		43,400		404,382
American Life Insurance Company	58	6,346,712	22	3,691,127	80	10,037,839
Assumption Mutual Life Insurance Company	552	16,008,374	92	4,844,810	644	20,853,184
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	307	50,701	219	32,710	526	83,411
The Canada Life Assurance Company	2,675	156,613,192	353	19,443,804	3,028	176,056,996
Canadian Foresters Life Insurance Society	41	321,294		30,725	41	352,019
Canadian General Life Insurance Company	1,667	101,311,644	160	(16,967,09)	1,827	99,614,935
Chrysler Life Insurance Company of Canada	26	139,926	2	16,394	28	156,320
The Citadel Life Assurance Company	63	3,182,771		2,651,017	63	5,833,788
College Retirement Equities Fund						
Colonia Life Insurance Company	4	181,780	1	100,000	5	281,780
Combined Insurance Company of America	0	120,000	5	50,800	5	170,800
Commercial Union Life Assurance Company of Canada	956	34,674,131	278	11,815,480	1,234	46,489,611
Confederation Life Insurance Company	1,068	99,393,929	(11)	204,780,874	1,057	304,174,803
Connecticut General Life Insurance Company		44,809		(9,994)		34,815
Constellation Assurance Company	1	25,000			1	25,000
Continental Assurance Company						

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1985		New Issued and Other Additions in 1986		Policies in Force End of 1986	
	No.	Amount	No.	Amount	No.	Amount
Co-operants, Mutual Life Insurance Society		1,192,770				1,192,770
Co-operators Life Insurance Company	2,532	53,219,296	1,029	55,277,488	3,561	108,496,784
The Credit Life Insurance Company			44	583,870	44	583,870
Crown Life Insurance Company	337	7,735,329	61	2,317,065	398	10,052,394
Cumis Life Insurance Company	254	35,855,898	11	12,105,789	265	47,961,687
Cuna Mutual Insurance Society	60	429,754			60	429,754
The Dominion of Canada General Insurance Company	7	1,191,840		82,741	7	1,274,581
Eaton Life Assurance Company	203	8,551,340	2	200,653	205	8,751,993
Electrical Workers' Benefit Association	86	206,400	13	31,200	99	237,600
The Empire Life Insurance Company	1,137	14,521,325	6	45,000	1,143	14,566,325
The Equitable Life Insurance Company of Canada	28	18,704,274		4,282	28	18,708,556
The Excelsior Life Insurance Company	531	54,835,288	6	724,109	535	55,559,397
Fidelity Life Assurance Company						
Financial Life Assurance Company of Canada	2	110,954	6	1,150,000	8	1,260,954
Ford Life Insurance Company	173	1,232,423	25	374,631	198	1,607,054
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	45	339			45	339
Globe Life Insurance Company	5	40,132		236	5	40,368
The Grand Orange Lodge of British America - Benefit Fund	144	355,173		17,290	144	372,463
The Great-West Life Assurance Company	1,294	165,872,209	241	30,648,730	1,535	196,520,939
Halifax Life Insurance Company	86	2,822,134	4	170,116	90	2,992,250

INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						
The Imperial Life Assurance Company of Canada	6,689	182,518,472	801	47,632,210	7,490	230,150,682
John Alden Life Insurance Company						
John Hancock Mutual Life Insurance Company	7	147,845		13,435	7	161,280
Knights of Columbus	747	9,825,122	107	2,516,215	854	12,341,337
The Laurentian Mutual Insurance Company	12	117,200	6	191,153	18	308,353
Laurier Life Insurance Company	83	9,310,208	11	3,431,671	94	12,741,879
London-Life Insurance Company	1,566	33,389,724	169	12,227,101	1,735	45,616,825
MIC Life Insurance Corporation	897	7,000,037	494	6,074,097	1,391	13,074,134
The Manufacturers Life Insurance Company	1,805	81,034,187	83	14,571,306	1,888	95,605,493
The Maritime Life Assurance Company	976	111,564,113	26	39,523,824	1,002	151,087,937
Metropolitan Life Insurance Company	2,042	57,481,522	597	3,494,805	2,639	60,976,327
Metropolitan Life Insurance Company of Canada			3	100,000	3	100,000
Montreal Life Insurance Company	30	451,185	1	12,301	31	463,486
Mony Life Insurance Company of Canada	17	2,211,000	5	660,000	22	2,871,000
The Mutual Life Insurance Company of Canada	7,851	299,976,291	906	80,706,429	8,757	380,142,720
Mutual of Omaha Insurance Company	1,119	34,243,084	313	10,166,621	1,432	44,409,705
The National Life Assurance Company of Canada	100	49,895,713	9	4,288,886	109	54,184,599
New York Life Insurance Company	119	25,696,260	2	2,986,759	121	28,683,019
New York Life Insurance Company of Canada						
North American Life Assurance Company	604	16,133,622	2	1,488,606	606	17,622,228
North American Life & Casualty Company	41	228,500	1	1,000	42	229,500
The North West Life Assurance Company of Canada	13	604,000	3	16,000	16	620,000
Norwich Union Life Insurance Society	36	841,838		7,201	36	855,039
Old Republic Life Insurance Company	92	113,478			92	113,478
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	4	310,000			4	310,000
Pennsylvania Life Insurance Company	61	1,115,485	7	40,385	68	1,155,870
Pioneer Life Assurance Company	6	111,618		77,001	6	188,619
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	5,985,897		7,087,886	2	13,073,783
The Prudential Assurance Company Limited	180	102,703,810	9	4,438,470	189	107,142,280

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1985		New Issued and Other Additions in 1986		Policies in Force End of 1986	
	No.	Amount	No.	Amount	No.	Amount
The Prudential Insurance Company of America	5,321	109,443,096	550	20,269,314	5,871	129,712,410
The Prudential Life Assurance Company of England (Canada)			1	73,250	1	73,250
Reliable Life Insurance Company	19	10,217,004	1	12,518,408	20	22,735,412
Royal Life Insurance Company of Canada	3	638,280			3	638,280
Royal Life Insurance Limited	23	396,198	1	17,048	24	413,246
Safeguard Life Assurance Company	5	85,389	4	45,360	9	130,749
Seaboard Life Insurance Company	2	94,417	12	4,153,972	14	4,248,389
La Societe d'assurance des Caisses Popularies	15	731,250	14	7,945,347	29	8,676,597
The Sovereign Life Assurance Company	123	5,203,914		30,123	123	5,234,037
The Standard Life Assurance Company	653	18,336,594	4	327,054	657	18,663,648
Sun Alliance and London Assurance Company Limited	185	10,918,485	6	773,630	191	11,692,115
Sun Life Assurance Company of Canada	4,629	183,751,605	629	66,881,424	5,258	250,633,029
Teachers Insurance and Annuity Association of America	2	85,662			2	85,662
Toronto Mutual Life Insurance Company	52	588,835	3	19,793	55	608,628
Transamerica Life Insurance Company of Canada	271	28,173,785	43	3,924,502	314	32,098,287
Transamerica Occidental Life Insurance Company	247	10,167,754	17	2,289,948	264	12,457,702
Travelers Insurance Company of Canada	6	7,735,510	9	604,267	15	9,339,777
UNUM Life Insurance Company	1	5,000			1	5,000
UNUM Life Insurance Company of America						
Union of Canada Life Insurance						
United of Omaha Life Insurance Company	2	10,000			2	10,000
The Wawanesa Mutual Life Insurance Company	272	12,956,429	17	1,405,701	289	14,362,130
Westbury Life Insurance Company	21	2,232,866	14	1,499,374	35	3,742,240
The Western Life Assurance Company						

Zurich Life Insurance Company of Canada	42	5,602,819	5	499,812	47	6,102,631
TOTALS	52,372	249,769,753	8,047	727,758,729	1,038	88,300,774

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
*AMEX Life Insurance Company			8,379				8,379
Abbey Life Insurance Company of Canada	43,530		43,530				43,530
The Acadia Life Insurance Company	27,029		27,029	1,394		1,394	28,423
* **Actra Fraternal Benefit Society			1,361			21,305	22,666
Aetna Life Insurance Company	581		581				581
Alexander Hamilton Life Insurance Company of Canada		29,755	29,755				29,755
Alliance Mutual Life Insurance Company	344	1,560	1,904				1,904
Allstate Life Insurance Company	96		96				96
Allstate Life Insurance Company of Canada	10,912	3,534	14,446				14,446
American Bankers Life Assurance Company of Florida		3,807	3,807				3,807
American Life Insurance Company	23,053		23,053				23,053
Assumption Mutual Life Insurance Company	128,126	8,209	136,335	15,699	11,700	27,399	163,734
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	82,964	179,867	262,831				262,831
The Canada Life Assurance Company	1,087,766	232,360	1,320,126	1,654,133	91,247	1,745,380	3,065,506
* **Canadian Foresters Life Insurance Society			4,208			27,118	31,326
Canadian General Life Insurance Company	241,293	61,297	302,590				302,509
Chrysler Life Insurance Company of Canada		133	133				133
The Citadel Life Assurance Company	7,933	10,489	18,422	515	1,291	1,806	20,228
College Retirement Equities Fund							
Colonia Life Insurance Company	1,598		1,598				1,598
Combined Insurance Company of America	65	262	327				327
Commercial Union Life Assurance Company of Canada	61,652	182,686	244,338	(19,940)		(19,940)	224,398
Confederation Life Insurance Company	95,714	957,960	1,053,674	30,824	3,487	34,311	1,087,985
Connecticut General Life Insurance Company		198	198				198

Continental Assurance Company							
Co-operants, Mutual Life Insurance Society	1,047	4,209	5,256				5,256
Co-operators Life Insurance Company	195,244	93,947	289,191	120,081	233,280	353,361	642,552
The Credit Life Insurance Company		12,508	12,508				12,508
Crown Life Insurance Company	43,592	54,367	97,959	9,415	9,754	19,169	117,128
Cumis Life Insurance Company	6,279	191,403	197,682		99,498	99,498	297,180
Cuna Mutual Insurance Society	5,053		5,053				5,053
The Dominion of Canada General Insurance Company	852	5,260	6,112	2,698		2,698	8,810
Eaton Life Assurance Company	21,768	22,855	44,623	54,404		54,404	99,027
Electrical Workers' Benefit Association			938				938
The Empire Life Insurance Company	141,512	14,108	155,620	90,140		90,140	245,760
The Equitable Life Insurance Company of Canada	7,111	61,454	68,565	630		630	69,195
The Excelsior Life Insurance Company	146,475	48,047	194,522	39,058	2,675	41,733	236,255
Fidelity Life Assurance Company							
Financial Life Assurance Company of Canada	1,407		1,407				1,407
Ford Life Insurance Company		5,468	5,468				5,468
General American Life Insurance Company							
*Gerling Global Life Insurance Company			1,972				1,972
Glacier National Life Assurance Company	35		35				35
Globe Life Insurance Company	1,133		1,133				1,133
*The Grand Orange Lodge of British America - Benefit Fund			12,854			6,580	19,434
The Great-West Life Assurance Company	337,595	545,638	883,233	504,438	457,987	962,425	1,845,658
Halifax Life Insurance Company	18,768	207	18,975				18,975
INA Life Insurance Company of Canada							
INA Life Insurance Company of North America							
The Imperial Life Assurance Company of Canada	2,106,511	77,044	2,183,555	461,333		461,333	2,644,888
*Industrial Life Insurance Company			5,759				5,759
John Alden Life Insurance Company							
John Hancock Mututal Life Insurance Company	847	374	1,221		49	49	1,270
* **Knights of Columbus			117,532			25,170	142,702
The Laurentian Mutual Insurance Company	2,494		2,494				2,494
Laurier Life Insurance Company	62	1	63	37		37	100
London Life Insurance Company	249,494	45,499	294,993	21,130		21,130	316,123

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
MIC Life Insurance Corporation		28,172	28,172				28,172
The Manufacturers Life Insurance Company	451,893	51,605	503,498	173,750	1,472,489	1,646,239	2,149,737
The Maritime Life Assurance Company	214,697	250,584	465,281	316,638	444,602	761,240	1,226,521
*Massachusetts Mutual Life Insurance Company			382				382
Metropolitan Life Insurance Company	133,163	123,950	257,113	107,416	59,735	167,151	424,264
Metropolitan Life Insurance Company of Canada	694		694				694
*Minnesota Mutual Life Insurance Company			83				83
Montreal Life Insurance Company	3,884	2	3,886	629	113	742	4,628
Mony Life Insurance Company of Canada	33,772		33,772	155,918		155,918	189,690
The Mutual Life Assurance Company of Canada	2,442,656	134,103	2,576,759	1,390,379	1,230,337	2,620,716	5,197,475
The Mutual Life Assurance Company of New York			548				548
Mutual of Omaha Insurance Company	345,034	3,116	348,150	719		719	348,869
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	80,756	130,104	210,860		781,168	781,168	992,028
New York Life Insurance Company	10,814	93,548	104,362				104,362
New York Life Insurance Company of Canada							
North American Life Assurance Company	132,849	51,989	184,838	38,478	38,795	77,273	262,111
North American Life & Casualty Company	2,054		2,054				2,054
*The Northern Life Assurance Company of Canada			7,298				7,298
The North West Life Assurance Company of Canada	2,670		2,670	68,410		68,410	71,080
Norwich Union Life Insurance Society	5,402	1,476	6,878				6,878
Old Republic Life Insurance Company		(16)	16				(16)
The Order of United Commercial Travelers of America							
The Paul Revere Life Insurance Company	2,294	4,172	6,466				6,466
Pennsylvania Life Insurance Company	5,747	1,965	7,712				7,712

Pioneer Life Assurance Company	1,552		1,552	554		554	2,106
Principal Life Insurance Company of Canada		112,019	112,019				112,019
Provident Alliance Life Insurance Company	61,021	207,878	268,899	140,341		140,341	409,240
The Prudential Assurance Company Limited	993,797	165,023	1,158,820	301,659	144	301,803	1,460,623
The Prudential Insurance Company of America				1,14038	,,78339	923 39,923	
The Prudential Life Assurance Company of England (Canada)							
Reliable Life Insurance Company	5,941	42,048	47,989				47,989
Royal Life Insurance Company of Canada	5,227		5,227				5,227
Royal Life Insurance Limited	4,173	14	4,187				4,187
Safeguard Life Assurance Company	905		905				905
Seaboard Life Insurance Company	4,096	38,508	42,604	103,045		103,045	145,649
La Societe d'assurance des Caisses Popularies	52,859		52,859				53,859
The Sovereign Life Insurance Company	31,552		31,552	18,515	8,419	26,934	58,486
The Standard Life Assurance Company	190,646	1,522	191,168	2,888	407,349	410,237	602,405
Sun Alliance and London Assurance Company Limited	42,524	12,369	54,893				54,893
Sun Life Assurance Company of Canada	1,480,341	414,381	1,894,722	1,212,236	1,517,907	2,730,143	4,624,865
Teachers Insurance and Annuity Association of America	87		87	4,427		4,427	4,514
Toronto Mutual Life Insurance Company	5,244		5,244				5,244
Transamerica Life Insurance Company of Canada	98,445		98,445	1,560	1,790	3,350	101,795
Transamerica Occidental Life Insurance Company of Canada	45,485	22,118	67,603				67,603
The Travelers Insurance Company	1,337	1,127	2,464				2,464
Travelers Life Insurance Company of Canada	1,589	10,397	11,986				11,986
Union of Canada Life Insurance	1,470		1,470				1,470
United of Omaha Life Insurance Company	173		173				173
UNUM Life Insurance Company	3,928		3,928				3,928
UNUM Life Insurance Company of America							
The Wawanesa Mutual Life Insurance Company	69,555		69,555	48,832		48,832	118,387
Westbury Life Insurance Company	2,956	188	3,144				3,144
The Western Life Assurance Company	5,824		5,824				5,824

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Zurich Life Insurance Company of Canada	5,818	16,788	26,606				26,606
*Direct Premium Income Insurance							
**Direct Considerations for Annuities							
TOTALS							
*I- 161,314							
**A- 80,173	12,084,859	4,773,656	17,019,829	7,073,523	6,912,599	14,066,295	31,086,124

Note: Companies marked with an * or ** do not provide detailed information.

LIFE INSURANCE

TABLE "C"

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
AMEX Life Assurance Company	O							
	G							
Abbey Life Insurance Company of Canada	O							
	G							
The Acadia Life Insurance Company	O						56	
	G							56
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	9,863						
	G		5,000					14,863
Alexander Hamilton Life Insurance Company of America	O							
	G	(4,560)						-4,560
Alliance Mutual Life Insurance Company	O							
	G	41,773				1,055	87	42,915
Allstate Life Insurance Company of Canada	O							
	G	4,820						
American Bankers Life Assurance Company of Florida	O	403				2,643		
	G							7,866
American Life Insurance Company	O	2,332						
	G							2,332
Assumption Mutual Life Insurance Company	O							
	G	1,360						
Bankers Life & Casualty Company	O				25,420			
	G							26,780

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Blue Cross Life Insurance Company of Canada	O	25,150						
	G	194,000						219,150
The Canada Life Assurance Company	O	188,939		69,302		274,939	305,361	
	G	198,204	321				(4,973)	1,032,093
Canadian Foresters Life Insurance Society	O				23,101			
	G							23,101
Canadian General Life Insurance Company	O	98,600						
	G	771					393	98,978
Chrysler Life Insurance Company of Canada	O							
	G	(62)						62
The Citadel Life Assurance Company	O					11,346	918	
	G	156						12,420
College Retirement Equities Fund	O							
	G							
Colonia Life Insurance Company	O					1,066	26	
	G							1,092
Combined Insurance Company of America	O							
	G							
Commercial Union Life Assurance Company of Canada	O	2,376				4,603	275	
	G	137,532						144,786
Confederation Life Insurance Company	O	58,180		47,550		69,950	85,761	
	G	722,233					17,389	1,001,063
Connecticut General Life Insurance Company	O							
	G	198						198
Continental Assurance Company	O							
	G							

Co-operants, Mutual Life	O						84	
Insurance Society	G							84
Co-operators Life	O	2,552		1,000		23,084	33,498	
Insurance Company	G	129,082					1,358	190,574
The Credit Life	O							
Insurance Company	G						442	442
Crown Life	O	16,885				2,676	19,614	
Insurance Company	G	19,500						58,675
Cumis Life	O	2,786					2,414	
Insurance Company	G	165,404						170,604
Cuna Mutual Insurance	O	(38)				24,295	1,221	
Society	G							25,478
The Dominion of Canada	O							
General Insurance Company	G						5,278	5,278
Eaton Life	O	6,643		8,132		3,988	638	
Assurance Company	G						20,198	39,599
Electrical Workers'	O							
Benefit Association	G							
The Empire Life	O	8,329	46,800		67,185	57,341		
Insurance Company	G							179,655
The Equitable Life	O					938	3,035	
Insurance Company of Canada	G	3,637					17,262	24,872
The Excelsior Life	O	5,259		17,265		13,249	32,302	
Insurance Company	G	(1,090)						66,985
Fidelity Life	O							
Assurance Company	G							
Financial Life Assurance	O							
Company of Canada	G							
Ford Life	O							
Insurance Company	G							
General American Life	O							
Insurance Company	G							
Gerling Global Life	O							
Insurance Company	G							
Glacier National Life	O							
Assurance Company	G							

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Globe Life Insurance Company	O							
	G							
The Grand Orange Lodge of British America - Benefit Fund	O							
	G							
The Great-West Life Assurance Company	O	219,808		31,721		82,147	201,332	
	G	91,252					(15,129)	611,131
Halifax Life Insurance Company	O							
	G					2,598	149	2,747
INA Life Insurance Company of Canada	O							
	G							
INA Life Insurance Company of North America	O							
	G							
The Imperial Life Assurance Company of Canada	O	225,677		1,500		324,794	383,640	
	G						14,133	949,744
John Alden Life Insurance Company	O							
	G							
John Hancock Mutual Life Insurance Company	O							
	G	3,645				952	364	4,961
Knights of Columbus	O							
	G				102,220			102,220
The Laurentian Mutual Insurance Company	O							
	G							
Laurier Life Insurance Company	O	3						
	G							3

London Life Insurance Company	O	88,487	6,446	5,125	91,713	134,823		
	G	20,628	3,939			823	351,984	
MIC Life Insurance Corporation	O	17,107					17,107	
	G							
The Manufacturers Life Insurance Company	O	79,788			95,759	129,136		
	G	137,266					441,949	
The Maritime Life Assurance Company	O	58,198		25,206	104,937	14,441		
	G	91,419					294,201	
Metropolitan Life Insurance Company	O	15,449	3,184	35,318	33,674	51,837		
	G	98,549	(1)			6,417	244,427	
Metropolitan Life Insurance Company of Canada	O							
	G							
Montreal Life Insurance Company	O					543		
	G					87	630	
Mony Life Insurance Company of Canada	O					30		
	G						30	
The Mutual Life Assurance Company of Canada	O	455,106	12,200	7,383	452,497	799,036		
	G	76,943	242		2,546	22,279	1,828,232	
Mutual of Omaha Insurance Company	O				20,662	22,450		
	G	10,113					53,225	
National Fidelity Life Assurance Company	O							
	G							
The National Life Assurance Company of Canada	O			7,120	3,362	4,051		
	G					8,782	23,315	
New York Life Insurance Company	O	108			7,098	16,036		
	G	34,405				64,612	118,259	
New York Life Insurance Company of Canada	O							
	G							
North American Life Assurance Company	O	5,000		8,272	92,419			
	G				59,386		165,077	
North American Life & Casualty Company	O							
	G	1,331					1,331	
The North West Life Assurance Company of Canada	O							
	G							
Norwich Union Life Insurance Society	O				25,479	856		
	G	1,250					27,585	

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Old Republic Life Insurance Company	O							
	G							
The Order of United Commercial Travelers of America	O							
	G							
The Paul Revere Life Insurance Company of Canada	O							
	G	336						336
Pennsylvania Life Insurance Company	O					133		
	G						1,077	1,210
Pioneer Life Assurance Company	O			244			278	
	G							522
Principal Life Insurance Company of Canada	O							
	G							
Provident Alliance Life Insurance Company of Canada	O							
	G	25,017						25,017
The Prudential Assurance Company Limited	O	50,000				19,928	25,029	
	G	267,035					102,778	464,770
The Prudential Insurance Company of America	O	127,415	6	2,126		77,759	279,407	
	G	138,049	(4,276)				(5,324)	615,162
The Prudential Life Assurance Company of England (Canada)	O							
	G							
Reliable Life Insurance Company	O							
	G							
Royal Life Insurance Limited	O						1,631	
	G							1,631

Safeguard Life Assurance Company	O						
	G					84	84
Seaboard Life Insurance Company	O					179	
	G	(1,247)					(1,068)
La Societe d'assurance des Caisses Populaires	O						
	G	22,344					22,344
The Sovereign Life Insurance Company	O				6,739	1,033	
	G						7,772
The Standard Life Assurance Company	O	10,000			100,414	80,517	
	G	3,389				40	194,360
Sun Alliance and London Assurance Company Ltd.	O				280	3,101	
	G						3,381
Sun Life Assurance Company of Canada	O	144,507		31,200	133,120	303,852	
	G	200,265				13,411	906,355
Teachers Insurance and Annuity Association of America	O					235	
	G						235
Toronto Mutual Life Insurance Company	O				1,850	223	
	G						2,073
Transamerica Life Insurance Company of Canada	O				5,216	352	
	G						5,568
Transamerica Occidental Life Insurance Company of Canada	O	33,230			12,844		
	G	14,258					60,332
The Travelers Insurance Company	O		592		9,866		
	G	12,716					23,174
Travelers Life Insurance Company of Canada	O				870		
	G						870
UNUM Life Insurance Company	O					2,052	
	G						2,052
UNUM Life Insurance Company of America	O						
	G						
Union of Canada Life Insurance	O	2,709		1,299	60,511	134	
	G						64,653
United of Omaha Life Insurance Company	O				3,378		
	G						3,378

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Wawanesa Mutual Life Insurance Company	O					10,096	2,278	
	G							12,374
Westbury Life Insurance Company	O							
	G							
The Western Life Assurance Company	O	1,000					207	
	G							1,207
Zurich Life Insurance Company of Canada	O						532	
	G							532
TOTALS		4,877,490	74,453	299,763	217,926	2,334,200	3,238,029	11,041,861

PROPERTY INSURANCE

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
Aetna Casualty Company of Canada	(8,000)	3,000		2,000		
The Aetna Casualty & Surety Company	30,000			3,000	5,000	166.66
Aetna Insurance Company		216,000				
Affiliated FM Insurance Company	10,000			7,000		
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company	1,000			10,000	9,610	96.10
Allianz Insurance Company	3,000	8,000	266.66	4,000	8,000	200.00
Allstate Insurance Company						
Allstate Insurance Company of Canada	15,000	7,000	46.67	14,000	9,000	64.28
American Bankers Insurance Company of Florida	80,000	1,000	1.25	38,000	1,000	2.63
American Home Assurance Company	996,000			670,000	611,000	91.19
The American Road Insurance Company				2,000		
Anglo Canada General Insurance Company				112	6,759	6,034.82
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company	6,000			12,000		
The Boiler Inspection and Insurance Company of Canada	1,000	1,000	100.00		1,000	
CIGNA Insurance Company of Canada	30,000	1,000	3.33	19,000	4,000	21.05
The Canada Accident and Fire Assurance Company	4,000	5,000	125.00	5,000	5,000	100.00
Canadian General Insurance Company	142,000	89,000	62.68	177,000	87,000	49.15
The Canadian Indemnity Company	494,000	272,000	55.06	487,000	336,000	68.99
Canadian Provincial Insurance Company						
The Canadian Surety Company	128,000	20,000	1.56	128,000	51,000	39.84
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	6,000			40,000		
The Casualty Company of Canada	420,000	198,000	47.14	344,000	156,000	45.34
The Century Insurance Company of Canada						
Chateau Insurance Company	6,000			4,000		

PROPERTY INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Chrysler Insurance Company						
Chubb Insurance Company of Canada	5,000			15,000	(1,000)	
The Citadel General Assurance Company						
The Commerce Group Insurance Company	1,000	2,000	200.00		1,000	
Commerce and Industry Insurance Company of Canada	5,000	(15,000)		86,995	19,125	21.98
Commercial Union Assurance Company of Canada	1,259,000	503,000	39.95	1,189,000	611,000	51.38
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	87,000	44,000	50.57			
Constitution Insurance Company of Canada	67,000	732,000	1,092.53	41,000	23,000	56.09
The Continental Insurance Company	472,000	58,000	12.29	221,000	27,000	12.21
The Continental Insurance Company of Canada	1,000			2,000		
The Contingency Insurance Company Limited	6,000			8,000	3,000	37.50
Co-operators General Insurance Company	1,374,000	511,000	37.19	1,183,000	835,000	70.58
Coronation Insurance Company Limited						
Cumis General Insurance Company				12,000	9,000	75.00
The Dominion of Canada General Insurance Company	282,000	251,000	89.00	228,000	122,000	53.50
The Dominion Insurance Corporation	5,000	7,000	140.00		5,000	
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc	67,000	45,000	67.16	35,000	7,000	20.00
Economical Mutual Insurance Company	220,000	36,000	16.36	54,000	29,000	53.70
Elite Insurance Company	81,000	12,000	14.81	62,000	5,000	8.06
Emmco Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
English and American Insurance Company Limited						
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company	5,000	5,000	100.00	5,000	(1,000)	
Foremost Insurance Company						

GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	3,000			4,000	2,000	50.00
The General Accident Assurance Company of Canada	429,000	129,000	30.07	954,000	130,000	13.26
General Insurance Corporation of New Brunswick	39,000	20,000	5.12	30,308	2,134	7.04
Gerling Global General Insurance Company	32,000	10,000	3.12	1,439		
Gibralter General Insurance Company				(1,782)	(199)	
Gold Circle Insurance Company	3,000	42,000	1,400,000	16,000	110,000	687.50
Grain Insurance and Guarantee Company	52,000	7,000	13.46	55,000	4,000	7.27
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales		(7,000)			2,076	
Guardian Insurance Company of Canada	373,000	33,000	8.85	311,000	225,000	72.34
Halifax Insurance Company	75,000	12,000	16.00	63,000	1,000	1.58
Hanover Insurance Company	2,000	2,000	100.00		1,000	
Hartford Fire Insurance Company	5,000			1,000		
Herald Insurance Company	2,000	3,000	150.00	3,000	2,000	66.66
Highland Group Insurance Ltd.	63,527	1,203	1.89	63,438	8,978	14.15
Highlands Insurance Company						
The Home Insurance Company	15,000	27,000	180.00	39,000	7,000	17.94
Insurance Company of North America	42,000	48,000	114.28	19,000	24,000	126.31
The Insurance Corporation of Ireland Ltd.				7,000		
Jevco Insurance Company						
John Deere Insurance Company of Canada	35,000	(1,000)		29,000	17,000	58.62
Kansa General Insurance Company	48,000			9,000		
Kent General Insurance Corporation	74,000	(11,000)		92,000	39,000	42.39
Laurentian General Insurance Company Inc.	43,000			1,769		
The Laurentian Shield Insurance Company	6,000	4,000	66.67	10,000	7,000	70.00
Liberty Mutual Fire Insurance Company	1,000			1,000	3,000	300.00
Liberty Mutual Insurance Company						
The London Assurance						
London-Canada Insurance Company						
London and Midland General Insurance Company	21,000	13,000	61.90	22,000	22,000	100.00
Lumbermens Mutual Casualty Company	6,000					
Lumbermen's Underwriting Alliance	20,000	6,000	30.00	8,000		
Markel Insurance Company of Canada	163,000	(9,000)		95,000	50,000	52.63

PROPERTY INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Metropolitan Insurance Company						
Midland Insurance Company						
Mission American Insurance Company						
Motors Insurance Corporation						
New Hampshire Insurance Company	245,000	27,000	11.02	144,000	5,000	3.47
New Rotterdam Insurance Company	6,000			8,000	2,000	25.00
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	362,000	149,000	41.16	308,000	114,000	37.01
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company				317,000		
Nova Scotia General Insurance Company	107,000	13,000	12.15	99,000	23,000	23.23
Old Republic Insurance Company					1,000	
Pacific Employers Insurance Company		1,000			30,000	
The Personal Insurance Company of Canada	11,000	1,000	9.09	2,000	1,000	50.00
Phoenix Assurance Company of Canada	233,000	65,000	27.90	151,00	34,000	22.51
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	88,000	20,000	2.27	33,000	5,000	15.15
Prince Edward Island Mutual Fire Insurance Company	4,299,978	2,449,114	56.96	3,601,152	1,989,131	54.95
Protection Mutual Insurance Company	(3,000)			301,000		
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)	17,000					
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	317,000	47,000	14.82	230,000	115,000	50.00
Reliance Insurance Company	9,000	(29,000)		1,000	54,000	5,400.00
Royal Insurance Company of Canada	1,196,000	394,000	32.94	1,010,000	475,000	47.02

St. Paul Fire and Marine Insurance Company	29,000	33,000	113.79	24,000	3,000	12.50
Scottish & York Insurance Company Limited	57,000	22,000	38.60	634		
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford	2,000			4,000	1,000	25.00
Sentry Insurance A Mutual Company	13,000	15,000	115.38	17,000	(1,000)	
Simcoe & Erie General Insurance Company	19,000	24,000	126.31	18,575	8,826	47.51
The Sovereign General Insurance Company	76,000			2,000		
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	552,000	74,000	13.40	585,000	516,000	88.20
Symons General Insurance Company	36,000	6,000	16.67	50,000	25,000	50.00
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	116,000	73,000	62.93	145,000	71,000	48.96
Traders General Insurance Company	65,000	40,000	61.54	81,000	39,000	48.14
Trafalgar Insurance Company Limited	1,000					
Transit Insurance Company						
Transport Insurance Company		(8,000)			4,000	
The Travelers Indemnity Company	29,000	44,000	151.72	3,000	33,000	1,100.00
The Travelers Indemnity Company of Canada	18,000	3,000	16.67	13,000	25,000	192.30
USF & G Insurance Company of Canada	129,000	(6,000)		38,000	11,000	28.94
Unifund Assurance Company	121,000	2,000	1.65	99,000	171,000	172.72
United States Fidelity and Guaranty Company	99,000	(115,000)		96,000	153,000	159.37
United States Fire Insurance Company				2,000	7,000	350.00
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	480,000	350,000	72.91	495,000	337,000	69.48
Wellington Insurance Company	326,000	410,000	125.77	180,000	23,000	12.77
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	62,000	11,000	17.74	24,000	78,000	325.00
TOTALS	16,971,505	7,456,317	43.93	15,023,640	7,994,440	53.21

AUTOMOBILE INSURANCE

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada				5,000	(1,000)	
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	100,000	105,000	105.00	91,000	(37,000)	
American Bankers Insurance Company of Florida						
American Home Assurance Company	117,000			83,000	85,000	102.40
The American Road Insurance Company				24,000		
Anglo Canada General Insurance Company					5	
Argonaut Insurance Company						
Buffalo Insurance Company						
CIGNA Insurance Company of Canada	2,000	6,000	300.00	2,000	2,000	100.00
The Canada Accident and Fire Assurance Company	24,000	17,000	70.83	9,000	(14,000)	
Canadian General Insurance Company	329,000	296,000	89.97	375,000	406,000	108.26
The Canadian Indemnity Company	442,000	350,000	79.18	362,000	224,000	61.87
Canadian Provincial Insurance Company	2,000			1,000		
The Canadian Surety Company	13,000	47,000	361.54	83,000	152,000	183.13
The Casualty Company of Canada	1,353,000	844,000	62.38	1,192,000	1,043,000	87.50
The Century Insurance Company of Canada						
Chateau Insurance Company	1,000				(3,000)	
Chrysler Insurance Company	11,000			17,000		
Chubb Insurance Company of Canada		1,000			7,000	
The Citadel General Assurance Company	(1,000)	1,000			14,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,320,000	2,473,000	74.49	2,851,000	2,315,000	81.19
Commonwealth Insurance Company		1,000		150,000	120,000	80.00

Constitution Insurance Company of Canada						
The Continental Insurance Company	138,000	20,000	14.49	63,000	34,000	53.96
The Continental Insurance Company of Canada	2,000	1,000	50.00	2,000		
The Contingency Insurance Company Limited	22,000	25,000	113.64	22,000	16,000	72.72
Co-operators General Insurance Company	4,961,000	4,321,000	87.09	4,191,000	4,593,000	109.59
Coronation Insurance Company Limited						
Cumis General Insurance Company						
The Dominion of Canada General Insurance Company	830,000	667,000	80.36	632,000	524,000	82.91
The Dominion Insurance Corporation	10,000	22,000	220.00			
Eaton Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	576,000	897,000	155.73	274,000	208,000	75.61
Elite Insurance Company						
Emmco Insurance Company				1,000	1,000	100.00
The Employers Insurance of Wausau, A Mutual Company						
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company						
Ford Life Insurance Company						
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	11,000	13,000	118.18	11,000	7,000	63.63
The General Accident Assurance Company of Canada	908,000	1,196,000	131.71	874,000	796,000	91.07
General Insurance Corporation of New Brunswick	121,000	60,000	49.59	84,636	31,716	37.47
Gerling Global General Insurance Company	13,000					
Gibraltar General Insurance Company	(2,000)	(5,000)		(6,568)	(4,482)	
Gold Circle Insurance Company	11,000	289,000	2,627.27	53,000	780,000	1,471.69
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales						
Guardian Insurance Company of Canada	1,250,000	843,000	67.44	966,000	(981) 754,000	78.05
Halifax Insurance Company						
Hartford Fire Insurance Company		7,000				
Herald Insurance Company						
Highlands Group Insurance Limited						
Highlands Insurance Company						
The Home Insurance Company	326,000	310,000	95.09	288,000	206,000	71.52

AUTOMOBILE INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Insurance Company of North America						
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company	44,000	222,000	504.54	468,000	532,000	113.67
Kent General Insurance Corporation				292		
Laurentian General, Insurance Company Inc.		78,000		26,000	23,000	88.46
The Laurentian Shield Insurance Company	19,000	19,000	100.00	54,000	7,000	12.96
Liberty Mutual Fire Insurance Company	95,000	31,000	32.63	2,000	1,000	50.00
Liberty Mutual Insurance Company	18,000	8,000	44.44			
The London Assurance					(1,000)	
London-Canada Insurance Company						
London and Midland General Insurance Company	2,000					
Lumbermens Mutual Casualty Company	916,000	(7,000)		380,000	296,000	77.89
Markel Insurance Company of Canada						
Midland Insurance Company				14,000	49,000	350.00
Mission American Insurance Company	23,000					
Motors Insurance Corporation						
Metropolitan Insurance Company						
New Hampshire Insurance Company	22,000	25,000	113.64	23,000	16,000	69.56
New Rotterdam Insurance Company						
Niagara Fire Insurance Company	709,000	419,000	59.10	440,000	298,000	67.72
Non-Marine Underwriters, Members of Lloyd's, London, England						
North American Company for Property and Casualty Insurance	339,000	189,000	55.75	234,000	148,000	63.24
Nova Scotia General Insurance Company						
Old Republic Insurance Company	32,000					

Pacific Employers Insurance Company	41,000	4,000	9.76	7,000	1,000	14.28
The Personal Insurance Company of Canada	90,000	64,000	71.11	117,000	71,000	60.68
Phoenix Assurance Company of Canada						
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company	416,000	326,000	78.36	193,000	160,000	82.90
The Portage La Prairie Mutual Insurance Company						
Prudasco Assurance Company	18,000	6,000	33.33			
Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England						
Property and Casualty (Canada)	622,000	563,000	90.51	561,000	634,000	113.01
The Prudential Assurance Company Limited						
Reliance Insurance Company	1,485,000	(1,000) 1,365,000	91.91	1,379,000	(1,000) 1,286,000	93.25
Royal Insurance Company of Canada						
St. Paul Fire and Marine Insurance Company	5,000	(1,000) 16,000	320.00	4,712	87,452	
Scottish & York Insurance Company Limited	7,000	9,000	128.57	11,000	7,000	63.63
Security Insurance Company of Hartford						
Sentry Insurance A Mutual Company	49,000	55,000	112.24	44,746	30,837	68.91
Simcoe & Erie General Insurance Company	10,000	4,000	40.00	4,000	4,000	100.00
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company	417,000	268,000	64.27	507,000	521,000	102.76
Sun Alliance Insurance Company					1,000	
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited	269,000	243,000	90.33	307,000	332,000	108.14
Toronto General Insurance Company	150,000	135,000	90.00	171,000	184,000	107.60
Traders General Insurance Company						
Trafalgar Insurance Company Limited						
Transit Insurance Company	(1,000)	31,000		(8,000)	85,000	
Transport Insurance Company	23,000	1,000	4.35	23,000	1,000	4.35
The Travelers Indemnity Company	10,000	2,000	20.00	11,000	6,000	54.54
Travelers Indemnity Company of Canada						
Truck Insurance Exchange						
U F & G Insurance Company of Canada	9,000	11,00	122.22			
Unifund Assurance Company	478,000	367,000	76.68	365,000	386,000	105.75
United States Fidelity and Guaranty Company					1,000	
United States Fire Insurance Company						
Utica Mutual Insurance Company						

AUTOMOBILE INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Wawanesa Mutual Insurance Company	1,270,000	984,000	77.48	1,331,000	1,503,000	112.92
Wellington Insurance Company	507,000	438,000	86.39	343,000	178,000	0.51
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	2,000	1,000	50.00	1,000		
TOTALS	22,986,000	18,382,000	79.97	19,713,818	19,205,547	97.42

ACCIDENT AND SICKNESS INSURANCE

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
AMEX Life Assurance Company						
Abbey Life Insurance Company of Canada	8					
Actra Fraternal Benefit Society						
Aetna Casualty Company of Canada		2,105				
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Alexander Hamilton Life Insurance Company of America	12,779	(9,436)		30,296	37,752	124.61
Alliance Mutual Life Insurance Company	4,786	6,385	133.41	9,518	541	5.68
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	41,000	1,000	2.28	25,000	(10,000)	
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	23,657	9,509	40.20	7,603	423	5.56
American Bankers Insurance Company of Florida	32,000	1,000	3.12	22,000	3,000	13.63
American Bankers Life Assurance Company of Florida	2,268			1,592		
American Home Assurance Company	2,000			3,000	(1,000)	
American Life Insurance Company						
Argonaut Insurance Company						
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	207,389	201,026	96.93	190,271	39,074	20.53
Blue Cross of Atlantic Canada	5,869,000	5,653,800	96.33	5,467,444	4,458,507	81.54
CIGNA Insurance Company of Canada						
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	207,739	153,041	73.66	211,062	139,239	65.97
Canadian General Insurance Company						
Canadian General Life Insurance Company	118,049	414,487	351.11	100,080	(13,653)	
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Canadian Surety Company						
The Casualty Company of Canada						
The Century Insurance Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada	(6)	(716)			850	
Chubb Insurance Company of Canada						
The Citadel General Assurance Company	307,000	246,000	80.13	339,000	59,000	17.40
The Citadel Life Assurance Company	6,760	10,035	148.44	6,449	827	12.82
Colonia Life Insurance Company						
Combined Insurance Company of America	467,091	131,528	28.15	413,638	99,237	23.99
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada	1,000			949	2	.21
Commercial Union Assurance Company of Canada	10,000	3,000	30.00	12,000	4,000	33.33
Commercial Union Life Assurance Company of Canada						
Commonwealth Insurance Company					12,000	
Confederation Life Insurance Company	1,111,158	267,702	24.09	300,926	222,883	74.06
Connecticut General Life Insurance Company	5,868	216	3.68			
Constellation Assurance Company	153,224	57	.03	129,966	81,881	63.00
Constitution Insurance Company of Canada						
Continental Assurance Company						
The Continental Insurance Company	4,000	4,000	100.00	5,000		
The Continental Insurance Company of Canada	4,000			3,000		
The Contingency Insurance Company Limited						
Co-operants, Mutual Life Insurance Society						
Co-operators General Insurance Company	191,000	106,000	55.49	230,000	184,000	80.00
Co-operators Life Insurance Company	45,945	75,957	165.32	3,057	348	11.38
Coronation Insurance Company Limited						
The Credit Life Insurance Company	75,461	17,157	22.73			
Crown Life Insurance Company				83,316	57,596	69.12
Cumis General Insurance Company						
Cumis Life Insurance Company	245,838	23,387	9.51	157,212	35,411	22.52

The Dominion of Canada General Insurance Company	3,330	2.588	77.71	9,300	7,770	83.54
The Dominion Insurance Corporation						
The Dominion Life Assurance Company				196,088	141,538	72.18
Eaton Insurance Company						
Eaton Life Assurance Company	16,601	6,980	42.04	15,101	7,775	51.48
Economical Mutual Insurance Company	3,000	1,000	33.33	4,000		
Elite Insurance Company						
Emmco Insurance Company						
The Empire Life Insurance Company	3,866			3,556		
The Employers Insurance of Wausau, A Mutual Company						
Equitable Life Insurance Company of Canada	6,255	10,652	170.29	6,831	29,130	426.43
The Excelsior Life Insurance Company	140,555	175,002	124.50	125,327	123,899	98.86
Fidelity Life Assurance Company				227		
Financial Life Assurance Company of Canada						
Fireman's Fund Insurance Company						
The Fireman's Fund American Life Insurance Company				4		
First North American Insurance Company	5,703	5,403	94.73	88	3,956	4,495.45
Ford Life Insurance Company	5,687			3,147		
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company	36,027	1,134	3.14	20,447	25	.12
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West Life Assurance Company	545,128	328,309	60.22	666,683	321,774	48.26
Le Groupe Desjardins Assurances Generales						
Guardian Insurance Company of Canada						
Halifax Insurance Company						
Halifax Life Insurance Company						
Hartford Fire Insurance Company				4,000		
Herald Insurance Company						
The Home Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
INA Life Insurance Company of Canada	568	8,634	1,520.07			
INA Life Insurance Company of North America						
The Imperial Life Assurance Company of Canada	101,021	323,535	320.26	98,728	(54) 275,567	248.73
Insurance Company of North America						
John Allen Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	28	181	646.42	33	(503)	
Knights of Columbus						
Laurentian General, Insurance Company Inc.						
The Laurentian Mutual Insurance Company						
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company				453	44	9.71
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance						
London-Canada Insurance Company						
London Life Insurance Company	176,750	160,956	91.06	194,175	198,191	102.06
London and Midland General Insurance Company	123,000	69,000	56.09	91,000	20,000	21.97
Lumbermens Mutual Casualty Company						
MIC Life Insurance Corporation	15,887			14,234		
The Manufacturers Life Insurance Company	110,599	195,656	176.90	43,833	9,486	21.64
The Maritime Life Assurance Company	418,625	331,636	79.22	374,088	321,682	85.99
Markel Insurance Company of Canada						
Massachusetts General Life Insurance Company	318			413		
Massachusetts Indemnity & Life Insurance Company	5,685			6,339		
Metropolitan Life Insurance Company	82,181	82,261	100.09	60,997	64,866	106.34
Metropolitan Life Insurance Company of Canada						
Mony Life Insurance Company of Canada						

The Mutual Life Assurance Company of Canada	537,307	(423,027)		474,652	1,231,161	259.38
Mutual of Omaha Insurance Company	519,452	409,841	78.89	488,893	39,413	8.06
National Fidelity Life Assurance Company	6,211			6,543		
The National Life Assurance Company of Canada	138,426	189,939	137.21	152,501	170,904	112.06
New Hampshire Insurance Company						
New York Life Insurance Company	2,593	15,036	579.86	2,297	(258)	
New York Life Insurance Company of Canada						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	154,000	44,000	28.57	133,000	62,000	46.61
North American Company for Property and Casualty Insurance						
North American Life Assurance Company	11,888	43,219	363.55	19,727	(13,331)	
North American Life & Casualty Company						
The North West Life Assurance Company of Canada						
Old Republic Insurance Company						
Old Republic Life Insurance Company	(53)			(1,658)		
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	38,344	118,976	310.28	21,741	12,816	58.94
Pennsylvania Life Insurance Company	184,176	31,887	17.31	203,209	35,224	17.33
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Asurance Public Limited Company						
Provident Alliance Life Insurance Company						
Prudasco Insurance Company						
The Prudential Assurance Company of England, Property and Casualty (Canada)						
The Prudential Assurance Company Limited	2,272			6,529	987	15.11
The Prudential Insurance Company of America	237,722	429,022	180.46	179,174	81,950	45.73
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	23,338	1,561	6.68	4,251	317	7.45
Reliance Insurance Company						
Royal Insurance Company of Canada				1,000	5,000	500.00
Safeguard Life Assurance Company	6,385	5,125	80.26	6,174	4,580	74.18
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited						
Seaboard Life Insurance Company	96,613	10,731	11.10		25	
Security Insurance Company of Hartford						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
La Societe d'Assurance des Caisses Populaires Acadiennes	52,859	389	.73	45,000		
The Sovereign General Insurance Company						
The Standard Life Assurance Company	3,715	6,779	182.47	3,284	6,779	206.42
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company		1,000		1,000		
Sun Life Assurance Company of Canada	876,254	2,104,210	240.13	1,375,412	1,440,363	104.72
Symons General Insurance Company					1,000	
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company						
Toronto Mutual Life Insurance Company	628			269		
Traders General Insurance Company						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	56,823	54,043	95.10	18,526	13,717	74.04
Transport Insurance Company						
The Travellers Indemnity Company		1,000				
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	2,934	6,038	205.79	3,190	5,747	180.15
Travelers Life Insurance Company of Canada	33,638	17,560	52.20	21,725	38,507	177.24
Truck Insurance Exchange						
UNUM Life Insurance Company	166			169		
UNUM Life Insurance Company of America						
USF & G Insurance Company of Canada					(167,292)	
Unifund Assurance Company						
Union of Canada Life Insurance	6,742					
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company				1,000		

The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
Wellington Insurance Company						
Westbury Life Insurance Company						
The Western Life Assurance Company	48,348	45,513	94.13	48,818	15,782	32.32
	84			84		
Zurich Insurance Company						
Zurich Life Insurance Company of Canada						
	71,926	37,741	52.47	75,010	36,472	48.62
TOTALS	14,062,619	12,170,750	86.54	12,982,991	9,958,927	76.97

ALL CLASSES OF INSURANCE

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
Aetna Casualty Company of Canada	6,000	5,000	83.33	3,000	(33,000)	
The Aetna Casualty & Surety Company	21,000	118,000	561.90		376,000	
Aetna Insurance Company						
Affiliated FM Insurance Company						
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company						
Allianz Insurance Company					407	
Allstate Insurance Company						
Allstate Insurance Company of Canada						
Alta Surety Company	8,000	1,000	12.50	1,000	(28,000)	
American Bankers Insurance Company of Florida						
American Home Assurance Company						
The American Road Insurance Company	2,084,000			941,000	68,000	7.22
Anglo Canada General Insurance Company						
Argonaut Insurance Company				132	(445)	
Arkwright-Boston Manufacturers Mutual Insurance Company						
				2,000		
The Boiler Inspection and Insurance Company of Canada	103,000	20,000	19.41	85,000	(63,000)	
Buffalo Insurance Company						
CIGNA Insurance Company of Canada	18,000	(1,000)		121,000	3,000	2.47
The Canada Accident and Fire Assurance Company	2,000	12,000	60.00	3,000	67,000	2,223.33
Canadian General Insurance Company	83,000	21,000	25.30	57,000	22,000	38.59
The Canadian Indemnity Company	69,000	64,000	92.75	45,000	129,000	286.66
Canadian Provincial Insurance Company						
The Canadian Surety Company	122,000	(3,000)		126,000	(59,000)	
The Casualty Company of Canada	107,000			41,000	21,000	51.21

The Century Insurance Company of Canada						
Chateau Insurance Company						
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	23,000	(1,000)		2,000	(18,000)	
The Citadel General Assurance Company		(5,000)			13,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	350,000	154,000	44.00	272,000	148,000	54.41
Commercial Union Assurance Company plc				1,000		
Commonwealth Insurance Company	116,000	2,000	1.72	35,000	2,000	5.71
Constitution Insurance Company of Canada	2,000	(3,000)		2,000	2,000	100.00
The Continental Insurance Company	110,000	507,000	460.91	32,000	415,000	1,296.87
The Continental Insurance Company of Canada						
The Contingency Insurance Company Limited	17,000			3,000		
Co-operators General Insurance Company	166,000	(63,000)		121,000	49,000	40.49
Coronation Insurance Company Limited						
Cumis General Insurance Company				29,000	40,000	137.93
The Dominion of Canada General Insurance Company	27,000	5,000	18.52	13,000	38,000	292.30
The Dominion Insurance Corporation	1,000	(10,000)			10,000	
Eagle Star Insurance Company Limited						
Eaton Insurance Company	3,000			2,000		
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	1,000	4,000	400.00	1,000	1,000	100.00
Elite Insurance Company	34,000	4,000	11.76	6,000		
Emmco Insurance Company	26,000			15,000	(3,000)	
The Employers Insurance of Wausau, A Mutual Company		(2,000)				
Employers Reinsurance Corporation	48,000			7,000	2,000	28.57
English and American Insurance Company Limited				18,000	112,000	622.22
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company	1,000	1,000	100.00		(1,000)	
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents, et risques divers	10,000			2,000		
The General Accident Assurance Company of Canada	100,000	55,000	55.00	94,000	25,000	26.59
General Insurance Corporation of New Brunswick	21,000			6,717		

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Gerling Global General Insurance Company				933		
Gibraltar General Insurance Company		(6,000)		99	8,592	8,678.88
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	9,000			2,000		
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales		13,000			(3,200)	
The Guarantee Company of North America	221,000			178,000		
Guardian Insurance Company of Canada	340,000	29,000	8.53	250,000	23,000	9.20
Halifax Insurance Company	8,000			38,000	4,000	10.52
Hartford Fire Insurance Company						
Herald Insurance Company	1,000			1,000		
Highlands Insurance Company						
The Home Insurance Company		6,000		3,000	10,00	33.33
Insurance Company of North America	9,000	(5,000)			2,000	
The Insurance Corporation of Ireland Ltd.				4,000	(1,000)	
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company	6,000	120,000	3,000.00	20,000	27,000	135.00
Kent General Insurance Corporation				1,000		
Laurentian General, Insurance Company Inc.		1,000		332		
The Laurentian Shield Insurance Company						

Liberty Mutual Fire Insurance Company	1,000			1,000	4,000	400.00
Liberty Mutual Insurance Company					1,000	
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company	(1,000)			2,000		
Markel Insurance Company of Canada	7,000			5,000		
Metropolitan Insurance Company						
Metropolitan Life Insurance Company						
Midland Insurance Company						
Mission American Insurance Company						
The Mortgage Insurance Company of Canada	230,000	(5,000)		64,000	16,000	25.00
Motors Insurance Corporation	98,000	56,000	58.33	60,000	49,000	81.66
New Hampshire Insurance Company	209,000	19,000	9.10	209,000	95,000	45.45
New Rotterdam Insurance Company	20,000			5,000		
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	94,000	(2,000)		64,000	(2,000)	
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company	2,000					
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada	14,000	6,000	42.86	7,000	6,000 7,000	100.00
Phoenix Assurance Public Limited Company	2,000	3,000	150.00	7,000		
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	6,000	16,000	266.67	2,000	7,000	350.00
Protection Mutual Insurance Company						
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited						
The Prudential Insurance of America	139,000	50,000	35.97	43,000	15,000	34.88
Reliance Insurance Company	2,000	(18,000)		2,000	18,000	900.00
Royal Insurance Company of Canada	398,000	343,000	86.18	357,000	405,000	113.44

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1986			1985		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
St. Paul Fire and Marine Insurance Company	4,000	1,000	25.00	37,000	14,000	37.83
Scottish & York Insurance Company Limited	107,000	26,000	24.30	138,526	103,662	74.83
Seaboard Life Insurance Company						
Seaboard Surety Company						
Seaboard Surety Company of Canada	4,000					
Security Insurance Company of Hartford	4,000	1,000	25.00	9,000		
Sentry Insurance a Mutual Company						
Simcoe & Erie General Insurance Company	156,000	243,000	155.77	72,765	25,469	35.00
The Sovereign General Insurance Company	56,000	4,000	7.14	1,000	4,000	400.00
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	143,000	(9,000)		123,000	113,000	91.86
Sun Life Assurance Company of Canada						
Symons General Insurance Company	5,000			3,000	3,000	100.00
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	68,000	17,000	25.00	47,000	18,000	38.29
Traders General Insurance Company	38,000	9,000	23.68	26,000	10,000	38.46
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company	9,000	2,000	22.22	1,000	1,000	100.00
Travelers Indemnity Company of Canada	2,000			1,000		
Truck Insurance Exchange						
USF&G Insurance Company of Canada	16,000			12,000		
Unifund Assurance Company						
United States Fidelity and Guaranty Company	6,000	(58,000)		8,000	54,000	675.00

United States Fire Insurance Company		14,000		12,000	2,000	16.66
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	33,000	12,000	36.36	22,000	6,000	27.27
Wellington Insurance Company	50,000	11,000	22.00	16,00	2,000	12.50
Western Surety Company	1,000			6,000		
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	11,000	14,000	127.27	18,000		
TOTALS	5,954,000	1,790,000	30.06	3,966,504	2,385,485	60.14

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE AGENTS

Charlottetown
Prince Edward Island
December 31, 1986

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1987, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

AITKEN, Andrew	Cornwall R.R.4	Traders General Insurance Company	F
AITKEN, David P.	Montague	The Acadian Life Insurance Company	L
		Glen MacKinnon & Son Ltd.	FAS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.	FAS
ARSENAULT, Gerald R.	Summerside	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Roger J.	Wellington	The Co-operators	LFAS
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BANKS, Tom Lloyd	Summerside	The Prudential Insurance Company of America	L
		Prudential General Insurance Company of Canada	FA
BARBOUR, Hilton Jr.	Alberton	Tri-County Agencies Ltd. (TERMINATED)	FA
		A. E. Underhay Insurance Ltd.	FA
BEAIRSTO, William B.	Kensington	Confederation Life Insurance Company	L
		W. B. Beairsto Inc.	FA
BLANCHARD, Gordon	Cornwall, R. R. 3	H. L. Sear Insurance Ltd.	FA
BOLGER, Marcella	O'Leary R.R.3	H. Keller & Associates Ltd.	FA
BOUDREAU, Jean	Cornwall	H. Keller & Associates Ltd.	S
BROTHERS, Alan A.	Cardigan	Mutual of Omaha Insurance Company (TERMINATED)	LS
BROWN, James A.	Charlottetown	Combined Insurance Company of America	S
BURKE, David Reid	Sherwood	The Mutual Life Assurance Company of Canada (TERMINATED)	LS
CAISSIE, Roger Edgar	York	H. Keller & Associates Ltd. (TERMINATED)	S
CALLAGHAN, Louis P.	Cardigan	Hyndman & Company Limited	LS
CAMERON, Pearle	Charlottetown	Hyndman & Company Limited	FA
CAMPBELL, W. Bennett	Cardigan	The Great-West Life Assurance Company	
		Continental Insurance	
CAMPBELL, George	Kensington	Hayhurst Elias Dudek Inc. (TERMINATED)	LFA
CAMPBELL, Marjorie	Montague	Mutual of Omaha Insurance Company	LS
CANFIELD, Donald	Crapaud	Prince Edward Island Mutual Fire Insurance Company	F
CARLTON, Susan	Summerside	H. Keller & Associates Ltd.	FAS
CARR, Darke	Kinlock	R. E. Ellis & Son Limited	FAS
CARR, H. Bennett	West Royalty	Bennett Carr Insurance Ltd.	FA
		Sun Life Assurance Company of Canada	LS
		Bennett Carr Insurance Ltd.	FA

CARR, M. Jean	West Royalty	Bennett Carr Insurance Ltd. — FA
CARRUTHERS, Robert	Kensington	Charlie Cooke Insurance Agency Ltd. — FA
		The Canada Life Assurance Company — LS
CHAPMAN, Joseph R.	Charlottetown	Sun Alliance & London Assurance Company Limited — LS
		Mutual of Omaha Insurance Company (TERMINATED) — LS
CHEVERIE, Winston C.	Charlottetown	The Great-West Life Assurance Company — LS
CLARK, Blair	Cavendish	Combined Insurance Company of America — S
CLARK, Brian	Cornwall, R. R.	Don L. Clark Inc. — FA
CLARK, Don	Kensington	Don L. Clark Inc. — FA
		Prince Edward Island Mutual Fire Insurance Company — F
CLARK, Walter	Kensington	Don L. Clark Inc. — FA
COFFIN, John Ross	Souris R. R. 4	The Co-operators — LFAS
COLES, Daniel E.	Winsloe South	The Imperial Life Assurance Company of Canada — LS
		Laurentian Shield Insurance Company — FA
COMPTON, George H.	Belfast	Hyndman & Company Limited — LFAS
CONEEN, Allison	Montague	The Wawanesa Mutual Life Insurance Company — L
		Coneen Insurance and Real Estate Ltd. — FA
CONEEN, Michael	Cardigan	Coneen Insurance and Real Estate Ltd. — FA
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada — LS
CONRAD, Robert G.	Charlottetown	The Canada Life Assurance Company — LS
COOKE, Charles C.	Sherwood	Transamerica Occidental Life Insurance Company — L
		Charlie Cooke Insurance Agency Ltd. — FA
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Agency Ltd. — FA
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd. — FA
COOKE, Shelly	Charlottetown	Charlie Cooke Insurance Agency Ltd. — FA
COULSON, Judith	Kensington R. R. 2	Highland Group Insurance Ltd. — FA
CRAIG, Blake	Summerside	The Western Life Assurance Company — L
		Canadian General Life Insurance Company — S
CRANE, Marie	Mount Stewart R. R. 5	Economical Mutual Insurance Company — FA
		Tri-County Agencies Ltd. (TERMINATED) — FAS
CREAMER, Theresa A.	Winsloe	A. E. Underhay Insurance Ltd. — FA
CURRIE, Helen B.	Charlottetown	INTRA Linkletter Travel (RESTRICTED) — Travel Insurance
CURRIE, Winston	Summerside	Hyndman & Company Limited — FA
		George (Bus) Peake & A. R. McInnis Ltd. — FA
DAY, Audrey	St. Eleanor's	
DAY, Ivan	St. Eleanor's	W. D. Young Ltd. — FAS
		Sun Alliance & London Assurance Company Limited — L
DEMPSEY, Gordon Allan	St. Eleanor's	W. D. Young Ltd. — FAS
DEVINE, James Edward	Charlottetown	The Mutual Life Assurance Company of Canada — LS
DEW, Derek R.	Charlottetown	The Great-West Life Assurance Company — L
DICKSON, Alan G.	Charlottetown	Morton Dew Ltd. (RESTRICTED) — Travel Insurance
DILLON, George	Charlottetown	Laurier Life Insurance Company — LS
		The Prudential General Insurance Company of Canada — FA
		Prudential Insurance Company of America — L

DONALD, Everett L.	Kensington	George (Bus) Peake & A. R. McInnis Ltd.	FA
DORSEY, Joseph G.	Charlottetown	The Great-West Life Assurance Company	LS
DOUGAY, Lawson	Borden	Combined Insurance Company of America	LS
DOUGAY, Nelson J.	Kinkora	The Imperial Life Assurance Company of Canada	LS
DOYLE, Allan Gregory	St. Eleanor's	The Mutual Life Assurance Company of Canada	LS
DOYLE, Joyce	St. Eleanor's	Charlie Cooke Insurance Agency Ltd.	FA
DRANE, Joseph D.	Kinross	The Co-operators	LFAS
DRISCOLL, Wilfred J.	Charlottetown	The Co-operators	LFAS
DRUMMOND, Elizabeth	South Freetown	H. Keller & Associates Ltd.	S
DUERDEN, Charles A.	Cornwall R. R. 4	Mutual of Omaha Insurance Company	LS
DUFFY, John James	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUGAS, Boneta N.	Souris	Commercial Union Assurance Company of Canada	FA
DUGGAN, James Donald	Kensington, R. R. 2	Hyndman & Company Limited	LFAS
DYMENT, K. Earle	Summerside R. R. 3	The Imperial Life Assurance Company of Canada	LS
ESSERY, Huguette Marie	Alberton	The Mututal Life Assurance Company of Canada	LS
FERGUSON, Edith E.	Kensington R. R. 6	H. Keller & Associates Ltd.	FA
FITZPATRICK, John B.	Sherwood	H. Keller & Associates Ltd.	FAS
FOLEY, Paula M.	Alberton	The Mutual Life Assurance Company of Canada (TERMINATED)	LS
FOSTER, Frederick Charles	St. Peters Bay R. R. 2	Mutual of Omaha Insurance Company	LS
FRAHAR, George J.	Cornwall	The Co-operators	LFAS
FRASER, James K.	Charlottetown	Morton Dew Limited (RESTRICTED)	Travel Insurance
FULL, Dorothy	Charlottetown	Hyndman & Company Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman & Company Limited	FAS
FULLERTON, Eric G.	Cornwall R. R. 4	Hyndman & Company Limited	LS
GALLANT, Alban	Welington R. R. 2	H. Keller & Associates Ltd.	S
GALLANT, Brent T.	Summerside	The Canada Life Assurance Company	LS
GALLANT, John Stanley U.	Miscouche	The Mutual Life Assurance Company of Canada	LS
GALLANT, Karen Louise Anne	Abrams Village	La Societe d'assurance des Caisses Populaires Acadiennes	L
GALLANT, Paul D.	Mont Carmel	The Mutual Life Assurance Company of Canada	LS
GALLANT, Valerie	Charlottetown R. R. 3	Charlie Cooke Insurance Agency Ltd.	FA
GARVEY, Thomas P.	Charlottetown R. R. 5	The Great-West Life Assurance Company	L
GAUDET, James J.	Sherwood	Sun Life Assurance Company of Canada	LS
GAUNCE, John David	Summerside	The Canada Life Assurance Company	LS
GAY, Reginald G.	Kinlock	Hyndman & Company Limited	L
GILLESPIE, Marvyn Rick	Cornwall	H. Keller & Associates Ltd. (TERMINATED)	LS
GORDON, Michael	Clyde River	H. Keller & Associates Ltd.	S
GORRILL, Keith	O'Leary	The Co-operators	LFAS
GRADY, James	Summerside	R. E. Ellis & Sons Ltd.	FAS
		The Wawanesa Mutual Life Insurance Company	L
GRANT, Edward D.	Milton	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA

HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Limited	FAS
HICKOX, Roger F.	Sherwood	H. L. Sear Insurance Ltd.	FA
HIGGINS, Donald K.	Cornwall	H. Keller & Associates Ltd.	LS
HOGAN, Barry J.	Village Green	The Canada Life Assurance Company	LS
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HOLDEN, Donald R.	Charlottetown	Mutual of Omaha Insurance Company	LS
HOOKEY, Leonard	Charlottetown	The Co-operators	LFAS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
HUGHES, Dianne	Southport	Unifund Assurance Company	FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company Limited	LFAS
IVES, Stewart G.	Charlottetown	Hyndman & Company Limited	LS
JAMIESON, Andrew	Charlottetown	All Can Travel Inc. (RESTRICTED)	Travel Insurance
JAMIESON, Kevin	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
JOHN, Haveli R.	Sherwood	Sun Life Assurance Company of Canada	LS
JOHNSTON, Peter	Charlottetown, R.R. 1	Prince Edward Island Mutual Fire Insurance Company	F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS
KELLER, Harold	Clyde River	H. Keller & Associates Ltd.	LFAS
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company	LS
KICKHAM, Thomas J.	Souris P.O.	Prince Edward Island Mutual Fire Insurance Company	F
KIMPTON, Marilyn	Souris	A. E. Underhay Insurance Ltd.	FAS
LAMBE, Andy L.	Winsloe R. R. 1	The Mutual Life Assurance Company of Canada	LS
LANDRY, Donald J.	Tignish	The Co-operators	LFAS
LANDRY, Geraldine	Tignish	The Co-operators	FAS
LARKIN, Eugene C.	Hunter River R. R. 1	The Mutual Life Assurance Company of Canada	LS
LAWLESS, Joseph V.	Wilmot	Sun Life Assurance Company of Canada	LS
LEE, Jeanne	Summerside	H. Keller & Associates Ltd.	S
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LLEWELLYN, Arnold A.	Charlottetown	Sun Alliance and London Assurance Company Limited	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
MADORE, Kevin J.	Montague	The Sun Life Assurance Company of Canada	LS
MASON, Diane	Summerside	INTRA Linkletter Travel (RESTRICTED)	Travel Insurance
MATHESON, Mabel M.	Charlottetown	Sovereign Life Insurance Company	L
MILL, Nancy	Borden	R. E. Ellis & Son Limited	FAS
MILLAR, Harold A.	Tyne Valley R. R. 1	Hyndman & Company Limited	LFAS
MILLAR, James H.	Cornwall R. R. 2	H. L. Sear Insurance Ltd.	FA
MISSAGHIAN, Manouchehr	Sherwood	Combined Insurance Company of America	S
MITCHELL, L. Preston	Cornwall	Hyndman & Company Limited	LFAS
MORAN, Alban B.	Charlottetown	The Prudential Insurance Company of America	L
		Prudential General Insurance Company of Canada	FA

MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada	LS
MOYAERT, Marcel	Montague	Crown Life Insurance Company	L
		Tri-County Agencies Ltd. (TERMINATED)	FA
MOYAERT, Persus	Montague	Tri-County Agencies Ltd. (TERMINATED)	FA
MURPHY, Elaine E.	Charlottetown	The Canada Life Assurance Company	LS
MURRAY, Gerald W.	Borden	The Mutual Life Assurance Company of Canada	LS
MURRAY, Paul D.	Ellerslie R. R. 1	H. Keller & Associates Ltd.	
		Pennsylvania Life Insurance Company	LFAS
MUTCH, Robert L.	Summerside	The Wawanesa Mutual Life Insurance Company	L
MacADAM, David	Morell	Prince Edward Island Mututal Fire Insurance Company	F
MacDONALD, Earl	Borden	Hyndman & Company Limited	FA
MacDONALD, Kent J.	Sherwood	Sun Life Assurance Company of Canada (TERMINATED)	LS
MacDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.	FA
MacDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Pamela	Souris	H. Keller & Associates Ltd.	FA
MacDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDONALD, R. Elmer	Borden	Hyndman & Company Limited	LS
MacDONALD, Victor F.	Sherwood	Confederation Life Insurance Company	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
MacDONALD, Wally	Vernon P.O.	The Prudential Insurance Company of America	L
		The Prudential General Insurance Company of Canada	FA
MacDOUGALL, Allan V.	O'Leary	The Mutual Life Assurance Company of Canada	LS
MacDOUGALL, Peter F.	Cornwall	Mutual of Omaha Insurance Company	LS
MacEACHERN, Reigh P.	Bonshaw R. R. 1	Mutual of Omaha Insurance Company (TERMINATED)	LS
MacFADYEN, David Bruce	Sherwood	Sun Alliance and London Assurance Company Limited	L
MacFADYEN, Millar	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacINTYRE, Allen E.	Wilmot	The Canada Life Assurance Company	LS
MacINTYRE, Donald A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MacINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
MacKAY, James	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
MacKenzie, Margaret Hewitt	Montague R. R. 2	Coneen Insurance & Real Estate Ltd.	FAS
MacKinnon, Cyril G.	Murray River	Glen MacKinnon & Son Ltd.	FAS
		Commercial Union Life Assurance Company of Canada	L
MacKINNON, Glen	Murray River	Glen MacKinnon & Son Ltd.	FAS
MacLEOD, Allan	Charlottetown	Hyndman & Company Limited	FA
MacLEOD, Ann	Charlottetown	INTRA Linkletter Travel (RESTRICTED)	Travel Insurance
MacLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada	LS
MacLEOD, Neil R.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLEOD, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada	L
MacLURE, Errol	Montague	Hyndman a&Company Limited	FA
MacLURE, W. Hazen	Murray Harbour North	Hyndman & Company Limited	LFAS
MacMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company	LS
MacNEILL, P. Elaine	West Royalty	Cumis General Insurance Company	
		Cumis Life Insurance Company	LFAS

MacNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
MacNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacPHAIL, Gerry	Charlottetown R. R. 1	H. Keller & Associates Ltd.	S
MacPHAIL, William F.	Cornwall	Mutual of Omaha Insurance Company	LS
MacPHEE, Garth N.	Cornwall	Hyndman & Company Limited	LFAS
MacPHERSON, Beverly	Kensington	H. Keller & Associates Ltd.	FA
MacSWAIN, Lynn	Morell	Commercial Union Assurance Company of Canada	FA
McALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		The Mutual Life Assurance Company of Canada	LS
McCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
McCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada	LS
McFADDEN, Arthur J.	Crossroads	The Prudential Insurance Company of America	L
		The Prudential General Insurance Company of Canada	FA
McGUIRE, William P.	Charlottetown	Commercial Union Life Assurance Company of Canada	L
		H. L. Sear Insurance Ltd.	FA
McGUIRK, C. Diane	Charlottetown	The Mutual Life Assurance Company of Canada	LS
McINNIS, Anita	Mount Stewart R. R. 5	A. E. Underhay Insurance Ltd.	FAS
McINNIS, Danny	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, David	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McIVER, A. Kathleen	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
McKENNA, David W.	Summerside	Sun Life Assurance Company of Canada	LS
McLELLAN, Jeffery A.	Summerside	The Imperial Life Assurance Company of Canada	LS
McMURRER, Leonard J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
McNAB, Frank	Charlottetown	Hyndman & Company Limited	FA
McQUAID, Hilda	Cornwall R. R. 3	Prudential General Insurance Company of Canada	FAS
		Johnson Insurance Limited	
		Unifund Assurance Company (TERMINATED)	LFA
NEARY, Patrick T.	Charlottetown, R. R. 7	The Prudential Insurance Company of America	L
		Prudential General Insurance Company of Canada	FA
NEEDHAM, Christopher M. S.	Wilmot	The Great-West Life Assurance Company	L
NEWSON, J. Wayne	North Wiltshire, R.R. 4	Prince Edward Island Mutual Fire Insurance Company	F
NICHOLSON, Donald B.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
NICHOLSON, E. M.	Summerside	E. M. Nicholson Insurance Ltd.	FA
NICHOLSON, James M.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
NIXON, Gordon Robert	Cardigan R. R. 5	Crown Life Insurance Company	L
		A. E. Underhay Insurance Ltd.	FA
		Tri-County Agencies Ltd. (TERMINATED)	FA
NOONAN, Mary P.	Borden, R. R. 1	R. E. Ellis & Son Ltd.	FAS

O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
PACKARD, Andrew	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
PAQUET, John	Charlottetown	The Prudential General Insurance Company of Canada	FA
		The Prudential Insurance Company of America	L
PAYNTER, Brenda	Borden	R. E. Ellis & Son Limited	FAS
PETERS, Joanne	Tignish	H. Keller & Associates Ltd.	FA
PICARD, Gilbert E. (Ted)	Summerside R. R. 3	The Maritime Life Assurance Company	L
PIRKEY, Brian	Winsloe	Combined Insurance Company of America (TERMINATED)	S
PRICE, Melvin A.	Montague	The Maritime Life Assurance Company	L
PROUD, George A.	Sherwood	The Sun Life Assurance Company of Canada	LS
QUINN, G. Milfred	Charlottetown	The Mutual Life Assurance Company of Canada	LS
RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
RAYNER, Gary	Parkdale	Island Travel (RESTRICTED)	Travel Insurance
RAYNER, Marsha	Summerside R. R. 2	W. D. Young Ltd.	FAS
REID, Barrie C.	Charlottetown	Hyndman & Company Limited	FA
RICE, Rus A.	Souris	Commercial Union Assurance Company of Canada	FA
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
RICHARD, Roger	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTSON, Mark S. S.	Charlottetown	The Maritime Life Assurance Company	L
ROCHFORD, John R.	Alberton	H. Keller & Associates Ltd.	FA
RODGERSON, Gordon J.	St. Eleanor's	The Imperial Life Assurance Company of Canada	LS
ROCKWELL, W. Lewis	Charlottetown	H. Keller & Associates Ltd.	S
ROURKE, William	Montague	Coneen Insurance & Real Estate Ltd.	FA
RUSH, Mary C.	New Haven	Charlie Cooke Insurance Agency Ltd.	FA
RUSSELL, Ronald C.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
SAINT, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company	L
SAWLER, Michelle M.	East Royalty	Charlie Cooke Insurance Agency Ltd.	FA
SCHIPPER, Richard	Cornwall	The Imperial Life Assurance Company of Canada	LS
SEAR, Tom A.	Charlottetown R. R. 1	H. Keller & Associates Ltd.	S
SHAW, Keith	Summerside	H. L. Sear Insurance Ltd.	FA
		Westbury Life Insurance Company	
SIMPSON, Bruce	Breadalbane R. R.	Dominion Automobile Association	LS
SMITH, Gerald W.	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	F
SMITH, Richard	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SMITH, Winston E.	Pownal	The Great-West Life Assurance Company	L
SOMERS, Grant G.	Summerside	The Great-West Life Assurance Company	L
SOMERS, I. Lyall	Montague	The Mutual Life Assurance Company of Canada	LS
SOMERS, William B.	Montague	The Great-West Life Assurance Company	LS
SPRAGUE, Arnold	Winsloe	Canadian General Life Insurance Company	L
SPRAUGE, Catherine	Winsloe	Kent General Insurance Corporation	FA
		Kent General Insurance Corporation	FA

STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Cornwall	North American Life Assurance Company	LS
		Stevenson's Insurance Agency Ltd.	FA
SULLIVAN, Guy N.	Wilmot	Blue Cross Life Insurance Company of Canada	L
		E. M. Nicholson Insurance Ltd.	FA
SULLIVAN, Ron	Summerside	E. M. Nicholson Insurance Ltd.	FA
THOMPSON, Louise M.	Summerside	The Co-operators	LFAS
		E. M. Nicholson Insurance Ltd. (TERMINATED)	FA
THOMPSON, A. Wayne	Kensington R. R. 6	The Canada Life Assurance Company	LS
THOMSON, Ethel M.	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TOOLE, Michael E.	Sherwood	The Canada Life Assurance Company	LS
TRAIL, Cameron	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREMERE, C. Winston G.	East Royalty	The Co-operators	LFAS
TURNER, Edwin W.	O'Leary R. R. 3	Hyndman & Company Limited	LS
TURNER, Ronald W.	O'Leary	Hyndman & Company Limited	FA
TUTTY, Michael B.	Charlottetown	Transamerica Occidental Life Insurance Company	L
UNDERHAY, Fulton	Souris R. R. 4	A. E. Underhay Insurance Ltd.	FAS
WALKER, J. Sterling	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
WATTERS, Edward W.	Sherwood	The Prudential Insurance Company of America	L
WEDGE, Margaret Ann	Borden	Canadian General Life Insurance Company	LFAS
		M. A. Warren & Associates Limited	LFAS
WEDLOCK, William	Summerside	Hyndman & Company Limited	FA
WEEKS, Lloyd	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	S
WHEELER, W. Bruce	Charlottetown	H. Keller & Associates Ltd.	LS
WHELAN, Merrill T.	Sherwood	Sun Life Assurance Company of Canada	FA
WHIDDEN, Philip	Charlottetown	Hyndman & Company Limited	FA
WHITE, Dianne	Montague	Hyndman & Company Limited	S
WHITE, Doug	Milton	Combined Insurance Company of America	FAS
WHITEWAY, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FA
WIGMORE, Cecil	Sherwood	Charlie Cooke Insurance Agency Ltd.	L
WIGMORE, Esther P.	Kensington	Commercial Union Life Assurance Company of Canada	FA
		Don L. Clark Inc.	L
WILLIS, William M.	Cornwall R. R. 4	Sun Alliance and London Assurance Company Limited	FA
WILLSON, Craig B.	Mt. Stewart R. R. 4	Hyndman & Company Limited	
YOUNG, Neil Richard	West Royalty	The Great-West Life Assurance Company	LS
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS
PROVINCE OF PRINCE EDWARD ISLAND
LICENSED TO MAY 31, 1987

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	Co-operators General Insurance Company
ARSENEAULT, Daniel J.	Full	Morton & Helwig Limited
BLACKADAR, C. Vaughn	Full	Lawson Adjustment Services (1984) Ltd.
BROWN, William K.	Probationary	Commercial Union Assurance Company
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	B. E. MacKay Adjusters Ltd.
DELANEY, Edward J.	Full	Underwriters Adjustment Bureau Limited
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DRISCOLL, Wade F.	Probationary	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
FISHER, Margaret M.	Probationary	Morden & Helwig Limited
FORSYTHE, Harold E.	Full	Royal Insurance
GEE, William Troy	Full	Lawson Adjustment Services (1984) Ltd.
GORVEATT, Patricia	Full	Commercial Union Assurance Company
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HIGGINS, James K.	Full	Sun Alliance Insurance Company
HOGAN, Roger W.	Full	Island Insurance Claims Limited
HISCOCK, D. Sean	Full	Underwriters Adjustment Bureau Limited
JOHNSON, Robert J.	Full	Morden & Helwig Limited (TERMINATED)
KELLY, Linus M.	Full	Commercial Union Assurance Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, Philip	Probationary	The Co-operators General Insurance Company
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Dominion of Canada Group
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
O'BRIEN, James Richard	Full	Island Adjustment & Auto Appraisal Services
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
PULFER, Johanna	Full	The Co-operators General Insurance Company
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
ROSS, John B.	Full	Morden & Helwig Limited (TERMINATED)
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Probationary	B. E. MacKay Adjusters Ltd.
WADDELL, Wyman Ross	Probationary	Commercial Union Assurance Company
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Limited
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (P.E.I.) Limited